



GROWING TOGETHER BUILDING A BETTER CREDIT UNION

WHAT'S INSIDE:

- *Introducing New Credit Card Rewards*
- *Welcome new members of our Board of Directors*
- *\$10,000 donated to help local schools*

PRESIDENT'S LETTER

GROWTH FOR CONTINUED SUCCESS

Did you ever think that being a member of a credit union meant you would receive superior products, services and rewards while helping to improve the financial well-being of the community? At Envision, we believe that where you bank really does matter.

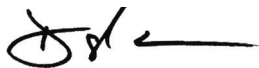
As I discussed in our Spring Newsletter, we have a lot of changes planned for 2016. I am happy to report that we have completed two of our major projects and are moving forward on several more. As I write this article, a team of dedicated credit union employees are working on projects that will make managing your accounts simpler and more efficient. In the fall, we will upgrade to a new core system that will allow us to bring you even more products and services. One of these new products will include a state of the art home banking suite.

Our partnership with FOCUS Credit Union is already paying dividends to both memberships by reducing fees, adding new locations and combining great management and employees. As the Credit Union grows, it is important to continue to offer programs, products and services that reach all members of our community. That's why we are partnering with FSU Credit Union to open a new financial center in the Tallahassee Frenchtown Community and extend services which will help combat predatory lending by providing high quality, value driven products.

We recently reported that we have given back over \$2.5 million to members and \$750,000 to our local communities in the past five years. Our new strategic plan calls for us to DOUBLE that commitment over the next five years! This summer, we will begin offering a new debit card rewards program through UChoose Rewards®. This program will offer new and exciting ways to earn and redeem reward points just by swiping and signing for every day purchases. Continuing our community efforts, we recently celebrated Teacher Appreciation Week where we honored teachers by giving back more than \$3,000 in celebrations across our membership area. To further our pledge to the education of our students, we have extended our commitment to The Best & Brightest program for the next five years. This will provide more than \$200,000 in college scholarships to graduating seniors. None of this would be possible without you – our loyal members.

We know that change requires work on all of our parts to experience successful growth and we don't take for granted the change that is required on our members' part. Please know that these changes will make your Credit Union more efficient in the future, allowing us to serve AND REWARD you even better! I'd like to thank you for your continued support and patience as we move through this growing process and trust you know that "together we are better".

Sincerely,



Darryl G. Worrell
President/CEO



DARRYL G. WORRELL
President / CEO

BOARD OF DIRECTORS

Dr. James Croteau
Chair

Dr. Sam McCall
1st Vice Chair

Lee Garner
2nd Vice Chair

M. Christopher Bryant
Treasurer

Aletta Shutes
Secretary

SUPERVISORY COMMITTEE

David Helton
Chair

Dr. Robert Smith
Vice Chair

Dr. Barbara K. Wills
Secretary

For information on Financial Center
Locations, Hours, and Services
Visit EnvisionCU.com
or Call (850) 942-9000
or Toll Free (800) 824-3894
NMLS #506298



THIS SUMMER

GROW YOUR REWARDS

Get more from your Credit Card!

Summer is a time for growth – for your flowers, for your garden and now for your Credit Card rewards. With careful tending, your Envision Platinum Rewards MasterCard® can produce plentiful rewards now and down the road.

As you likely know, you already earn one rewards point per \$1 spent on every qualified purchase. But did you know that sometimes you can earn even more? When you sign up for MyCardInfo, you become eligible to receive promotional offers via email once per quarter; during these promotions you can earn 2X or even 3X rewards points. And with MyCardInfo you can access your account anytime, anywhere and from any device to monitor and redeem your rewards. Don't forget, there is never a limit to the number of points you can earn – you can grow your crop of rewards sky high!

Now, what to do with all those rewards? It's up to you! You have over 6 million choices including:

- Travel (hotels, cruises, rental cars and more)
- Events and activities (concert tickets, spas, sporting events and more)
- Merchandise (electronics, jewelry, tools and more)
- Gift cards (restaurants and retail stores)
- 1% cash back in the form of a statement credit



One brand new option is the ability to use your reward points for charity. This is available in the form of a gift card that can be used to redeem points as a donation to one of over 1,000 charities.

This summer, don't forget that the Envision Platinum Rewards MasterCard holds a valuable place in your wallet. Tend to it, cultivate it and let your rewards grow in abundance.

AUTO LOANS – PREPARING FOR YOUR PURCHASE



With an Envision Auto Loan, we not only offer low rates, but also want to ensure that our members are prepared for purchasing a new vehicle. Did you know that our website has many tools to assist you through the Auto buying process? From our website, you can plan for your monthly payments using our online payment calculators. Not sure what vehicle to choose or where to find the right car for you? Our Auto Advisor service can assist by helping you search for the car of your dreams. Visit your local financial center to apply in person or visit www.EnvisionCU.com to view our many tools and apply online.

EDUCATION

\$10,000 DONATED TO HELP LOCAL STUDENTS



How you're helping end hunger with our Swipe for Schools program.

The 2015-2016 school year marked the third consecutive year of our Swipe for Schools Program, and the results are in! With your help, we donate five cents for every swipe of Envision's debit and credit cards to America's Second Harvest of the Big Bend's Backpack Program. Every Friday, this outstanding program provides students who qualify for free or reduced-price lunches with a backpack full of nutritious food to ensure they have meals over the weekend.

THE RESULTS? The response to this program has been incredible. **Over the past two years, we have donated \$20,000 in total, and are aiming for another \$10,000 this school year.** Teachers have reported an increase in attendance, alertness, and an improved attention span among the students receiving the backpacks.

With the help of Envision donations, the Backpack Program is able to provide more than **700 backpacks per week** to at-risk children in six counties.

"We are incredibly grateful for Envision Credit Union and its members who continue to support and invest in the health and wellness of the children in our area," said Dr. Jim Croteau, interim CEO of America's Second

Harvest of the Big Bend. **"Because of the Backpack Program, we're able to provide 52,984 nutritious meals over the course of the school year."**

Due to the success of this campaign, we have made a five-year commitment to the Backpack Program, in order to aid in the behavioral development and academic achievement of more than 23,000 children in the Big Bend area.

To our members, thank you so much for participating! If you'd like to learn more about this program or ways to support your local schools, please visit our website at www.EnvisionCU.com/SwipeForSchools.

HOME EQUITY – LET YOUR HOME HELP YOU



Let your home help you this spring with a Home Equity loan. With an Envision Home Equity loan, you'll benefit from **no closing cost options*** and **up to 90% financing options.** With our quick online application, making home repairs or large purchases have never been easier. Visit your local financial center or www.EnvisionCU.com to apply and begin your next home project!

*Envision Credit Union will advance certain costs on your behalf, including AVM collateral valuation, credit report, flood determination, and title search obtained by Envision Credit Union, on new Home Equity Loans or Lines of Credit of \$10,000 or more. Property Insurance is required; an appraisal, flood and or title insurance may be required at an additional expense to the borrower. Total closing costs typically range from \$100 to \$1,500. Some restrictions may apply. If your account is closed within three (3) years, we will add any closing costs we advance on your behalf to your outstanding balance for our reimbursement. On a Line of Credit, a minimum withdrawal amount of \$5,000 is required for the first advance and \$1,000 thereafter. Home Equity and Mortgage products and interest rates are subject to standard underwriting criteria, Loan to Value limitations, lien position, property use and location. Consult your Home Loan Officer for Details. Envision Credit Union NMLS# 506298.

WELCOME NEW MEMBERS OF OUR BOARD OF DIRECTORS

We'd like to introduce two new board members to our Board of Directors:

Mrs. Shutes and Mr. Garner. Mrs. Shutes joined the Envision Board of Directors through the merger with FOCUS Credit Union in February 2016. Mr. Garner joined the Envision Board of Directors at our Annual Meeting that was held on April 28, 2016 at Envision Credit Union's main office at 440 North Monroe Street. *Please help us welcome each of the new board members to Envision.*

ALETTA SHUTES

Mrs. Shutes began her career with the Jackson County School Board in Marianna, Florida at a very early age. She spent five years in the county school system before moving to Tallahassee.

Her move to Tallahassee in 1965 began her career with the Department of Education, Division of Vocational Rehabilitation as a stenographer. This would take her on quite a journey through state government rising to the highest possible rank as Secretary of the Department of Administration appointed by Governor Bob Martinez. Along the way, she wore many hats including Assistant Secretary of the Department of Labor and Chief of Staff to the Secretary of Commerce. In the early years between going to school at night and trying to raise a family, she also worked eight years part-time as the Night Credit Manager at Sears.

Mrs. Shutes has been blessed to have had two very successful careers, retiring from the State with 33 years, the League of Southeastern Credit Unions with 16 years and still working and volunteering. She, also, served on the Goodwill Board of Directors until last November, resigning after 14 years as Vice Chairman.

Welcome to Envision, Aletta. We're thrilled to have you as part of our Board of Directors.



LEE GARNER



Mr. Garner was employed by the City of Chattahoochee on June 23, 1997 as the City Manager. He continues to hold that position with a direct interest in hydropower, especially activities at the Jim Woodruff Dam on Lake Seminole. Mr. Garner retired from the United States Army in 1976 after serving 20 years in active duty, with a tour in Vietnam.

Mr. Garner has an impressive educational background with a Master of Public Administration from Brenau University in Gainesville, Georgia, a Bachelor of Science in Management from Limestone College in Gaffney, South Carolina, and his Associates of Science in Business Management from Georgia Military College in Milledgeville, GA.

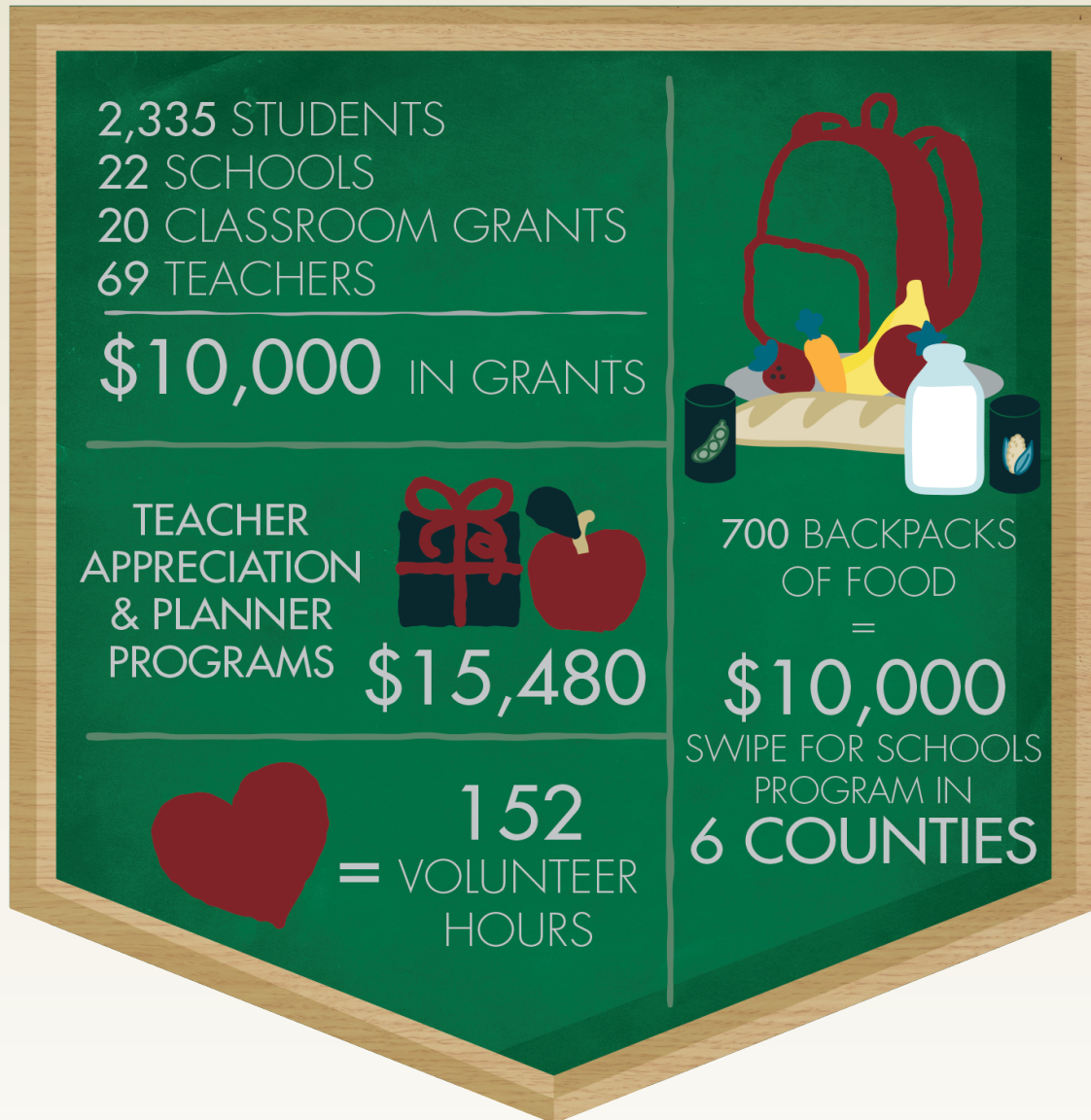
Mr. Garner is married to Karen M. Garner, has four children Ronald, Eric, Brigitte and Melissa. They also have three granddaughters Alex, Amber and Kaylee and one grandson, Bowen. Welcome to Envision, Mr. Garner. We're excited to have you as part of our Board of Directors!

SUPPORTING EDUCATION

SINCE 1954!



TOTAL INVESTMENT IN EDUCATION =
\$175,000



5,500 STUDENTS
will receive aid through our classroom grants
OVER THE NEXT 3 YEARS

EDUCATION ~ OUR NEW ENVISIONEER!

AMANDA GEIGER



AMANDA GEIGER
2016 ENVISIONEER

Dear Members,

I'm so excited to begin working with Envision Credit Union as the 2016 Envisioneer. I feel honored and have a profound sense of gratitude to all the individuals out there who not only took the time to vote themselves, but who went the extra step and shared the link to vote with their families and friends. My life is greatly enriched by the wonderful people I get to know and love through my family, school, church, and community. Thank you all!

I've been a member of Envision Credit Union since I was a child and my parents took me to open my first savings account. Imagine my delight when I discovered that Leon High School, where I now teach, is also where Envision Credit Union got its start!

My love of learning comes from my Mom, who is still one of the most phenomenal educators I have ever encountered. She has always inspired my siblings and I to read and to learn for the pure joy of understanding. From my Daddy, I grew up learning about personal finance, a favorite subject of his along with history and agriculture. In teaching economics and government, I have found a way to combine these two loves.

Personal Financial Literacy is a topic that I am passionate about. I have seen, firsthand, the questions and challenges students face as they prepare for graduation and the "real world." They are overwhelmed and intimidated by the vocabulary and concepts associated with personal finance. This unfamiliarity often leaves them feeling insecure in their financial choices. We are leaving far too many students to learn from painful and often negative experiences instead of equipping them with the understanding to make confident and sound financial choices. We all make mistakes and personal financial security is a daily journey but there are basic foundational concepts that will help us on our paths.

Through the blog on www.SuccessForEducators.com, I will be focusing on personal finance topics in the hopes of shedding a little light on a subject that often goes overlooked. I am excited and grateful to be your Envisioneer! We are going to have so much fun!

Your Envisioneer,

Amanda Geiger
Amanda Geiger

"Just as it was not possible to live in an industrialized society without print literacy – the ability to read and write – so it is not possible to live in today's world without being financially literate. To fully participate in society today, financial literacy is critical."

~ Prof. Annamaria Lusardi, George Washington University

OUR SPRING 2016 GRANT WINNERS

Congratulations to the following educators for winning a \$500 spring Grant through our Classroom Grant program.

Carol Bird

DeSoto Trail Elementary

Elizabeth Calhoun

Bond Elementary

Jacquelyn Renee Crutchfield

Fairview Middle School

Kymerli Cosner

Imagine School at Evening Rose

Melinda Wilson

John G. Riley Elementary

Shayla Lightfoot-Brown

Sabal Palm Elementary

For more information about entering to win a summer 2016 Classroom Grant, visit www.successforeducators.com



envision®
credit union

P.O. Box 5198
Tallahassee, FL 32314-5198
www.EnvisionCU.com



WIN FREE FUEL

FOR THE REST OF 2016!



This summer, pay at the pump with your **Envision VISA Debit** and be entered to win **FREE FUEL*** for the rest of the year.

*Must be 18 years old to enter. No purchase or payment is necessary to enter or to win. Employees of Envision Credit Union and their immediate family members are not eligible for the drawing. Additional restrictions apply. See Official Rules. Void where prohibited by law. Winner will be chosen by random drawing of all eligible entries on or about August 7, 2016. For Official Rules, visit www.EnvisionCU.com or call **850-942-9000** or send a self-addressed stamped envelope to P.O. Box 5198, Tallahassee, FL 32314. All gas pump purchases processed as "credit" starting June 1, 2016 through August 7, 2016 are eligible. Free fuel offer applies to Merchant Category Code 5542.



For details on how to enter, visit www.EnvisionCU.com.